

Information to identify the case:			
Debtor 1:	Sandy Estrella-Pantaleon		Social Security number or ITIN: xxx-xx-8130
	First Name	Middle Name	Last Name
Debtor 2:			Social Security number or ITIN: ----
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	District of New Jersey		Date case filed in chapter: 13 9/26/19
Case number:	19-28282-JNP		Date case converted to chapter: 7 12/27/19

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Sandy Estrella-Pantaleon	
2. All other names used in the last 8 years	aka Froverdy	
3. Address	45 Centennial Dr. Hammononton, NJ 08037	
4. Debtor's attorney Name and address	Seymour Wasserstrum Law Offices of Seymour Wasserstrum 205 West Landis Avenue Vineland, NJ 08360	Contact phone (856) 696-8300
5. Bankruptcy trustee Name and address	Brian Thomas Brian Thomas, Esq 327 Central Avenue Suite 103 Linwood, NJ 08221	Contact phone (609) 601-6066

For more information, see page 2 >

Debtor **Sandy Estrella-Pantaleon**

Case number **19-28282-JNP**

6. Bankruptcy clerk's office	401 Market Street Camden, NJ 08102 Additional information may be available at the Court's Web Site: www.njb.uscourts.gov .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays) Contact phone 856-361-2300 Date: 12/30/19
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7. Meeting of creditors	February 6, 2020 at 12:00 PM	Location:
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	1423 Tilton Road, Suite 5, Northfield, NJ 08225
All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.		
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8. Presumption of abuse	The presumption of abuse does not arise.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
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9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 4/6/20
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9). WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.	
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	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
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10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
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11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
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12. Exempt property

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

Certificate of Notice Page 4 of 6

United States Bankruptcy Court
District of New JerseyIn re:
Sandy Estrella-Pantaleon
DebtorCase No. 19-28282-JNP
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 309APage 1 of 3
Total Noticed: 91

Date Rcvd: Dec 30, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 01, 2020.

db
518478089 +Sandy Estrella-Pantaleon, 45 Centennial Dr., Hammonton, NJ 08037-2113
+Advocare, PO Box 3001, Voorhees, NJ 08043-0598
518478090 Affiliated Podiatrists Of SJ, 238 Chestnut Avenue, Vineland, NJ 08360-5595
518478097 +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
518478095 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o Bridgeton Onized FCU,
Atlantic City, NJ 08401-4510
518478096 +Atlantic County Special Civil, 1201 Bacharach Blvd., c/o CitiBank,
Atlantic City, NJ 08401-4510
518538272 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
518478109 +Credit Control, 1900 Charles Bryan Suite 110, c/o UG Residential Insurance Co,
Cordova, TN 38016-5167
518478110 +Credit Control LLC, PO Box 546, c/o bank of america, Hazelwood, MO 63042-0546
518478115 +FEDLOAN Servicing, PO Box 60610, Harrisburg, PA 17106-0610
518478119 ++FORSTER & GARBUS LLP, 60 VANDERBILT MOTOR PARKWAY, P O BOX 9030, COMMACK NY 11725-9030
(address filed with court: Forster, Garbus & Garbus, 60 Motor Parkway,
Commack, NY 11725-5710)
518478117 +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
Mount Laurel, NJ 08054-1297
518478120 +GC Services Limited Partnership, PO Box 3855, Houston, TX 77253-3855
518478121 +Global Credit Collections Corp., 300 International Drive, PMB # 10015, c/o home dept,
WILLIAMSVILLE, NY 14221-5781
518478126 +Jeffrey A. Weiner, Esq. LLC., 10 Lake Center Executive Park, 401 Route 73 North, Suite 204,
c/o NASPACI, Pro LLC., Marlton, NJ 08053-3426
518478127 Jet Blue card, PO Box 13337, Philadelphia, PA 19101-3337
518478130 LabPro Inc, PO Box 5988, Carol Stream, IL 60197-5988
518478129 +Laboratory Corp Of America, P.O. Box 2240, Burlington, NC 27216-2240
518478131 +Lehigh Valley Toxicology, 3864 Courtney St suite 150, Bethlehem, PA 18017-8987
518478132 +McCalla Raymer Leibert Pierce LLC, 1544 Old Alabama Rd, Roswell, GA 30076-2102
518478135 +Midland Funding LLC, 2365 Northside Dr. Cuite 300, c/o Citibank, Woodville, TX 75990-0001
518478138 +NJ Higher Education, P O Box 548, Trenton, NJ 08625-0548
518497141 Nissan Motor Acceptance, POB 660366, Dallas, TX 75266-0366
518478137 +Nissan-Infiniti, PO Box 660366, Dallas, TX 75266-0366
518478139 +Northland Group, PO Box 390846, Minneapolis, MN 55439-0846
518478140 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
Trenton, NJ 08625-0112
518478142 +PNC Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
518600287 +PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342-5421
518478141 +Penn Credit, PO Box 988, 916 S 14th Street, Harrisburg, PA 17104-3425
518478145 Pressler & Pressler, LLP, 7 Entin Rd, Parsippany NJ, NJ 07054-5020
518478146 +Radius Global Solutions LLC, PO Box 390905, Minneapolis, MN 55439-0905
518478147 Relievus, PO Box 7776, Lancaster, PA 17604-7776
518478148 +Richard Little, 617 Zion Road, Egg Harbor Township, NJ 08234-7663
518478153 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State Of New Jersey, P.O. Box 245,
Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
518478152 +South Jersey Gas, PO Box 577, Attn: Mrs. DeMarco, Hammonton, NJ 08037-0577
518478154 +Sunrise Credit Services Inc, PO Box 9100, Farmingdale, NY 11735-9100
518478157 TD Bank, 1707 ROUTE 70 E, Cherry Hill, NJ 08003
518478160 +The State of New Jersey, Higher Education Student Assistance, 4 Quakerbridge Plaza,
Trenton, NJ 08619-1241
518478161 +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676
518478165 +Virtua West Jersey Health Sys, 231 High St, Mount Holly, NJ 08060-1450
518478167 +WF/Preferred Cust Acct, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: mylawyer7@aol.com Dec 30 2019 23:25:53 Seymour Wasserstrum,
Law Offices of Seymour Wasserstrum, 205 West Landis Avenue, Vineland, NJ 08360
tr +EDI: QBTHOMAS.COM Dec 31 2019 03:58:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg E-mail/Text: usanj.njbankr@usdoj.gov Dec 30 2019 23:26:59 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Dec 30 2019 23:26:57 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
518478088 +E-mail/Text: mary.stewart@abcofcu.org Dec 30 2019 23:27:30 Abco Federal Credit Union,
PO Box 247, Rancocas, NJ 08073-0247
518478091 E-mail/Text: kristin.villneauve@allianceoneinc.com Dec 30 2019 23:26:12 Alliance One,
P.O. Box 3110, Southeastern, PA 19398-3110
518581614 EDI: GMACFS.COM Dec 31 2019 03:58:00 Ally Capital, PO Box 130424,
Roseville MN 55113-0004
518478092 +EDI: GMACFS.COM Dec 31 2019 03:58:00 Ally Financial, PO Box 380901,
Minneapolis, MN 55438-0901

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 91

Date Rcvd: Dec 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518478093 +EDI: ARSN.COM Dec 31 2019 03:58:00 Ars National Services Inc, P.O. Box 463023,
Escondido, CA 92046-3023

518478094 +E-mail/Text: bankruptcy@pepcoholdings.com Dec 30 2019 23:26:34 Atlantic City Electric,
5 Collins Drive Suite 2133, Pepco Holdings Inc, Bankruptcy Division,
Penns Grove, NJ 08069-3600

518478099 EDI: BANKAMER.COM Dec 31 2019 03:58:00 Bank Of America, Po Box 982238,
El Paso, TX 79998

518478101 +EDI: TSYS2.COM Dec 31 2019 03:58:00 Barclays Bank Delaware, 125 S West St,
Wilmington, DE 19801-5014

518500453 +EDI: AIS.COM Dec 31 2019 03:58:00 Capital One Bank (USA), N.A., 4515 N Santa Fe Ave,
Oklahoma City, OK 73118-7901

518478103 +EDI: CAPITALONE.COM Dec 31 2019 03:58:00 Capital One Bank USA, 10700 Capital One Way,
Glen Allen, VA 23060-9243

518478104 EDI: WFNNB.COM Dec 31 2019 03:58:00 Comenity Bank/Express, PO Box 182789,
Columbus, OH 43218-2789

518478106 +EDI: WFNNB.COM Dec 31 2019 03:58:00 ComenityCapitalBank/Ulta, PO Box 182120,
Columbus, OH 43218-2120

518478107 +EDI: CONVERGENT.COM Dec 31 2019 03:58:00 Convergent, 800 SW 39th St PO Box 9004,
c/o paypal, Renton, WA 98057-9004

518478108 +EDI: CCS.COM Dec 31 2019 03:58:00 Credit Collection Service, PO Box 607,
c/o progressive, Norwood, MA 02062-0607

518478112 +EDI: TSYS2.COM Dec 31 2019 03:58:00 DSNB/MACY'S, PO Box 8218, Mason, OH 45040-8218

518601941 EDI: Q3G.COM Dec 31 2019 03:58:00 Department Stores National Bank, c/o Quantum3 Group LLC,
PO Box 657, Kirkland, WA 98083-0657

518478111 +E-mail/Text: electronicbkdocs@nelnet.net Dec 30 2019 23:27:01 Dept Of Ed/Nelnet,
3015 Parker Road, Suite 400, Aurora, CO 80014-2904

518478113 +EDI: TSYS2.COM Dec 31 2019 03:58:00 Dsnb/macys, PO. Box 8218, Mason, OH 45040-8218

518478114 E-mail/Text: bknotice@ercbpo.com Dec 30 2019 23:27:03 ERC, PO Box 23870,
Jacksonville, FL 32241-3870

518478122 +EDI: IIC9.COM Dec 31 2019 03:58:00 IC System, PO Box 64437,
c/o Advocate Surgical Specialists of Was, Saint Paul, MN 55164-0437

518478125 EDI: IRS.COM Dec 31 2019 03:58:00 Internal Revenue Service, P.O. Box 744,
Special Procedure Branch, Springfield, NJ 07081

518478128 +E-mail/Text: bncnotices@becket-lee.com Dec 30 2019 23:26:20 Kohls Department Store,
Po Box 3115, Milwaukee, WI 53201-3115

518510411 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 30 2019 23:29:30 MERRICK BANK,
Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368

518478133 E-mail/PDF: MerrickBKNotifications@Resurgent.com Dec 30 2019 23:29:30 Merrick Bank,
PO Box 9201, Old Bethpage, NY 11804-9001

518478134 +EDI: MID8.COM Dec 31 2019 03:58:00 Midland Credit Mangement, 8875 Aero Drive,
San Diego, CA 92123-2255

518581495 +EDI: MID8.COM Dec 31 2019 03:58:00 Midland Funding LLC, Po Box 2011,
Warren MI 48090-2011

518478143 EDI: PRA.COM Dec 31 2019 03:58:00 Portfolio Recovery, 120 Corporate Blvd STE 100,
c/o synchrony bank, Norfolk, VA 23502

518478144 EDI: PRA.COM Dec 31 2019 03:58:00 Portfolio Recovery Associates,
120 Corporate Blvd Ste 100, Norfolk, VA 23502

518582812 EDI: PRA.COM Dec 31 2019 03:58:00 Portfolio Recovery Associates, LLC, c/o Cabela's Club,
POB 41067, Norfolk VA 23541

518582815 EDI: PRA.COM Dec 31 2019 03:58:00 Portfolio Recovery Associates, LLC,
c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541

518478150 EDI: RMCB.COM Dec 31 2019 03:58:00 RMCB, Po Box 1235,
c/o Laboratory Corporation of America, Elmsford, NY 10523-0935

518478149 EDI: RMCB.COM Dec 31 2019 03:58:00 RMCB, Po Box 1235, Elmsford, NY 10523-0935

518510884 +E-mail/Text: bncmail@w-legal.com Dec 30 2019 23:27:06 SYNCHRONY BANK,
c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132

518478151 +EDI: SALLIEMAEBANK.COM Dec 31 2019 03:58:00 Sallie Mae, PO Box 3229,
Wilmington, DE 19804-0229

518589176 EDI: SALLIEMAEBANK.COM Dec 31 2019 03:58:00 Sallie Mae, P.O. Box 3319,
Wilmington, DE 19804-4319

518478155 EDI: RMSC.COM Dec 31 2019 03:58:00 SynCB/Wal-Mart, Po Box 956024,
Orlando, FL 32896-5024

518478156 +EDI: RMSC.COM Dec 31 2019 03:58:00 SynCB/Walmart Dc, Po Box 956024,
Orlando, FL 32896-5024

518482044 +EDI: RMSC.COM Dec 31 2019 03:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

518602819 +EDI: RMSC.COM Dec 31 2019 03:58:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021

518478158 +EDI: WTRRN BANK.COM Dec 31 2019 03:58:00 TD Bank USA/Target Credit, PO Box 1470,
Minneapolis, MN 55440-1470

518478159 +EDI: CITICORP.COM Dec 31 2019 03:58:00 The Home Depot/CBNA, PO Box 6497,
Sioux Falls, SD 57117-6497

518478163 +EDI: VERIZONCOMB.COM Dec 31 2019 03:58:00 Verizon, 500 Technology Dr Ste 300,
Weldon Spring, MO 63304-2225

518478164 +EDI: VERIZONCOMB.COM Dec 31 2019 03:58:00 Verizon Wireless, Po Box 26055,
Minneapolis, MN 55426-0055

518478166 +EDI: WFFC.COM Dec 31 2019 03:58:00 Wells Fargo Bank, P.O. Box 14517,
Des Moines, IA 50306-3517

District/off: 0312-1

User: admin
Form ID: 309A

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Total Noticed: 91

Date Rcvd: Dec 30, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

518586879 EDI: WFFC.COM Dec 31 2019 03:58:00 Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F,
Des Moines, IA 50306-0438
518478105 EDI: WFNNB.COM Dec 31 2019 03:58:00 comenitycapital/boscovs, PO Box 182120,
Columbus, OH 43218-2120

TOTAL: 50

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518478098* +Atlantic County Special Civil, 1201 Bacharach Blvd., Atlantic City, NJ 08401-4510
518478100* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)

518478118* +Financial Recoveries, 200 E Park Drive Ste 100, c/o Jefferson Health,
Mount Laurel, NJ 08054-1297

518478124* Internal Revenue Service, Po Box 725 Special Procedures Fuction, Springfield, NJ 07081

518478123* +Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346

518478162* +Town of Hammonton, 100 Central Avenue, Hammonton, NJ 08037-1676

518478102 ##+Bridgeton Onized Credit Union, 2550 South Main Road, Vineland, NJ 08360-7138

518478116 ##+Fein ,Such Kahn & Shepard, 7 Century Drive, Parsippany, NJ 07054-4673

518478136 ##Monarch Recovery Management, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTALS: 0, * 6, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 01, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system on December 30, 2019 at the address(es) listed below:
NONE.

TOTAL: 0